

What is claimed is:

1. An apparatus for a bill payment by a customer to a restaurant merchant
5 comprising:

a central system; a web-enabled wireless device; and a bill carrying a service code being presented to the customer, wherein the customer using the wireless device connects to the central system, inputs the service code, bill amount, and a personal number to effect payment of the bill to the merchant.

10 2. The claim as in 1, where the service code identifies a merchant number, a table number and a server number.

15 3. The claim as in 2, the personal number is a combination of telephone number and a personal identification number.

20 4. The claim as in 3, wherein the merchant and the customer have pre-stored data in the central system; a central system program using the personal number retrieves customer card data, using merchant number retrieves merchant data; and prepares a payment record for submission to a card processor.

5. The claim as in 4, wherein the central system program submits the payment record to the card processor and receives approval data.

25 6. The claim as in 5, wherein the central system program forwards a notification to a merchant computer system and a notification to the customer on the wireless device.

30 7. The claim as in 6, the notification to the merchant computer system of the approval data includes the tip amount, the table number and the server number.

8. The claim as in 7, the notification to merchant computer system is by pushing data to the merchant computer system on a global network.

9. The claim as in 8, the merchant computer system displays on a display terminal the table number, the server number, the payment amount and the payment status.

10. A method of paying a bill to a restaurant merchant comprising the step of: a customer receiving a bill, including a service code, the code identifying the merchant number, a table number and a server number.

11. The method as in claim 10, further comprising the step of: the customer using a web-enabled telephone connects to a secure server; enters the service code, bill amount and a personal number for sending to the secure server.

12. The method as in claim 11, further comprising the step of: the secure server having pre-stored customer and merchant data processes the payment with the merchant's existing card processor, and forwards the approval record to the wireless device and to a merchant computer system.

13. The method as in claim 12, further comprising the step of: the approval record to the merchant computer system, additionally including the table number and the server number.

14. The method as in claim 11, further comprising the step of: the personal number is entered as a combination of a telephone number and a personal identification number.